

In re:  
Carvel Anthony Redmond  
Jacqueline S. Redmond  
Debtors

Case No. 23-10302-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 18, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Carvel Anthony Redmond, Jacqueline S. Redmond, 1053 Granite Street, Philadelphia, PA 19124-1821

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Sep 19 2024 00:12:01	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: blegal@phfa.org	Sep 18 2024 23:53:00	Pennsylvania Housing Finance Agency-Homeowners Eme, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2024 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Sep 18, 2024

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DENISE ELIZABETH CARLON

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com

KATIE HOUSMAN

on behalf of Creditor Pennsylvania Housing Finance Agency-Homeowners Emergency Mortgage Assistance Program  
khousman@pkh.com

KERI P EBECK

on behalf of Creditor Nissan Motor Acceptance Company LLC FKA Nissan Motor Acceptance Corporation, FKA Nissan-Infiniti  
LT kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

MICHAEL D. SAYLES

on behalf of Debtor Carvel Anthony Redmond midusa1@comcast.net  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Jacqueline S. Redmond midusa1@comcast.net  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REGINA COHEN

on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com,  
mmalone@lavin-law.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Certificate of Notice Page 3 of 4  
**IN THE UNITED STATES BANKRUPTCY COURT  
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Carvel Anthony Redmond Jacqueline S. Redmond <u>Debtor(s)</u>	CHAPTER 13
PENNYMAC LOAN SERVICES, LLC <u>Moving Party</u> vs.	NO. 23-10302 AMC
Carvel Anthony Redmond Jacqueline S. Redmond <u>Debtor(s)</u>	11 U.S.C. Section 362
Scott F. Waterman <u>Trustee</u>	

**STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. As of August 19, 2024, the post-petition arrearage on the mortgage held by Movant on Debtors' residence is **\$2,872.71**. Post-petition funds received after August 19, 2024, will be applied per the terms of this Stipulation as outlined herein. The arrearage is itemized as follows:

Post-Petition Payments: June 2024 through August 2024 at \$957.57 each  
**Total Post-Petition Arrears: \$2,872.71**

2. The Debtors shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtors shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$2,872.71**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$2,872.71** along with the pre-petition arrears.

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due September 2024 and continuing thereafter, Debtors shall pay to Movant the present regular monthly mortgage payment of **\$957.57** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtors provide sufficient proof of payments made but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this Stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this Stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this Stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: August 26, 2024

/s/ Denise Carlon  
Denise Carlon, Esq.  
Attorney for Movant

Date: September 4, 2024

Michael D. Sayles  
Michael D. Sayles  
Attorney for Debtors

Date: September 9, 2024

/s/ Ann Swartz for  
Scott F. Waterman  
Chapter 13 Trustee

Approved by the Court this 17th day of Sept, 2024. However, the Court retains discretion regarding entry of any further order.

Ashely M. Chan  
Bankruptcy Judge  
Ashely M. Chan